

Appn. 09/976,656

GAU 2655

- 3/14 -

*Claims*

Cancel all claims of record and substitute new claims 18 to 31 as follows:

What is claimed:

18. A computerized interactive voice response system comprising:

an interactive voice response host computer for providing audio menus;

a source computer for providing text data associated with said audio menus;

a user telephone;

a user telephone with an embedded computer having a display screen and having a first program to display visual menus on the user embedded computer display screen and wherein said user embedded computer is capable of operating independently and not in connection with said user telephone;

an interface for connecting the user telephone, and said interactive voice response host computer, wherein said interface connects said user telephone to said interactive voice response host computer on a first communications network, enabling sending signals from said user telephone to said interactive voice response host computer;

a modem attached to said user embedded computer for receiving said text data to display visual menus and other data on said user embedded computer display screen from a source computer;